

**Information to identify the case:**

Debtor 1	<u>Anson Kuipang Tang</u>	Social Security number or ITIN	xxx-xx-8476
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-20542-RG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anson Kuipang Tang

7/7/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Anson Kuipang Tang  
DebtorCase No. 17-20542-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 67

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2020.

db  
 516841607 #+Anson Kuipang Tang, 1602 Center Avenue - Apt A, Fort Lee, NJ 07024-4714  
 516841614 +Associated Credit Services Inc, PO Box 5171, Westborough, MA 01581-5171  
 516841621 +Cba Collection Bureau, 25954 Eden Landing Rd, Hayward, CA 94545-3837  
 516841622 +Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619  
 516841623 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 516841623 +Equifax, P.O. Box 740256, Atlanta, GA 30374-0256  
 516841624 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
 516841625 +Experian, Business Information Services, 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
 516841626 +Fair Collections & Outsourcing, 12304 Baltimore Ave Suite E, Beltsville, MD 20705-1314  
 516841630 Fst Premier, 601 S Minneaoplis Ave, Sioux Falls, SD 57104  
 516841629 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 516841631 +Glen S. Garbus, Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 516841632 +Glenn Stuart Garbus, Forster Garbus & Gaarbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 516841633 +Hunter Warfield, PO Box 1022, Wixom, MI 48393-1022  
 516841634 +INTUIT INC C O CORPORATION SERVICE COMPANY, 251 LITTLE FALLS DRIVE,  
 WILMINGTON DE 19808-1674  
 (address filed with court: Intuit Payment Solutions, 2700 Coast Ave,  
 Mountain View, CA 94043)  
 516841637 +Metabank-ultravx Visa, 2500 S Minnesota Ave, Sioux Falls, SD 57105-4729  
 516841639 +Mobiloansllc, P.O. Box 1409, Marksville, LA 71351-1409  
 516841643 +Ready Refresh by Nestle, PO BOX 856192, Louisville, KY 40285-6192  
 516841648 The Point at Fort Lee, 900 Crest Lane, Fort Lee, NJ 07024  
 516961575 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516841650 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 516841652 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 07 2020 23:49:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 07 2020 23:49:15 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: AISACG.COM Jul 08 2020 03:18:00 BMW Financial Services NA, LLC Department,  
 Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028  
 cr +EDI: RMSC.COM Jul 08 2020 03:18:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 516841606 +EDI: ARSN.COM Jul 08 2020 03:18:00 ARS National Services Inc, PO BOX 469046,  
 Escondido, CA 92046-9046  
 516841605 +E-mail/Text: kristin.villneave@allianceoneinc.com Jul 07 2020 23:48:15 Alliance One,  
 4850 Steet Rd Suite 300, Trevoise, PA 19053-6643  
 516852973 +EDI: AISACG.COM Jul 08 2020 03:18:00 BMW Bank of North America,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 516878922 EDI: BMW.COM Jul 08 2020 03:18:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
 Dublin, OH 43016  
 516841609 EDI: BMW.COM Jul 08 2020 03:18:00 Bmw Financial Services, Attn: Bankruptcy Department,  
 Po Box 3608, Dublin, OH 43016  
 516841608 +EDI: TSYS2.COM Jul 08 2020 03:18:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 516841610 +E-mail/Text: bankruptcy@cavps.com Jul 07 2020 23:49:35 Calvary Portfolio Services,  
 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 516841611 +EDI: CAPITALONE.COM Jul 08 2020 03:18:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 516841612 +EDI: CAPITALONE.COM Jul 08 2020 03:18:00 Capital One / Saks F, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 516911617 EDI: CAPITALONE.COM Jul 08 2020 03:18:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 516841613 +E-mail/Text: bankruptcy@cavps.com Jul 07 2020 23:49:35 Cavalry, PO Box 520,  
 Valhalla, NY 10595-0520  
 517089587 +EDI: BASSASSOC.COM Jul 08 2020 03:18:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 517094350 +E-mail/Text: bankruptcy@cavps.com Jul 07 2020 23:49:35 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516841615 +E-mail/Text: bankruptcy.notifications@fisglobal.com Jul 07 2020 23:49:44 ChexSystems,  
 Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703  
 516841616 +EDI: CITICORP.COM Jul 08 2020 03:18:00 Citibank/Sunoco,  
 Citicorp Credit Card/Centralized Bankrup, Po Box 790040, St Louis, MO 63179-0040  
 516841617 +EDI: WFNNB.COM Jul 08 2020 03:18:00 Comenity Bank/Pottery Barn, Po Box 182125,  
 Columbus, OH 43218-2125  
 516841619 +E-mail/Text: bankruptcy@dsservices.com Jul 07 2020 23:49:12 DS Services,  
 300 Columbus Circle, Edison, NJ 08837-3907  
 517213850 +EDI: IRS.COM Jul 08 2020 03:18:00 Department of Treasury, Internal Revenue Service,  
 P O Box 7346, Philadelphia, PA 19101-7346  
 516855903 EDI: DISCOVER.COM Jul 08 2020 03:18:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 67

Date Rcvd: Jul 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516841618 +EDI: DISCOVER.COM Jul 08 2020 03:18:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
516841620 +EDI: TSYS2.COM Jul 08 2020 03:18:00 Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053,  
Mason, OH 45040-8053  
516841628 +E-mail/Text: fggbanko@fgny.com Jul 07 2020 23:48:29 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
516841635 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jul 07 2020 23:50:13  
Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429  
516841636 +E-mail/Text: bknotices@mbandw.com Jul 07 2020 23:49:41 McCarthy, Burgess & Wolff,  
26000 Cannon Road, Cleveland, OH 44146-1807  
516841638 +EDI: MID8.COM Jul 08 2020 03:18:00 Midland Credit Management, 2365 Northside Drive,  
Suite 300, San Diego, CA 92108-2709  
517080598 +EDI: MID8.COM Jul 08 2020 03:18:00 Midland Funding LLC, PO Box 2011,  
Warren MI 48090-2011  
516841642 +E-mail/Text: bankruptcydepartment@tsico.com Jul 07 2020 23:49:57 NCC Business Services, Inc,  
PO Box 24739, Jacksonville, FL 32241-4739  
516841641 +EDI: NFCU.COM Jul 08 2020 03:18:00 Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000,  
Merrifield, VA 22119-3000  
516841640 +EDI: NFCU.COM Jul 08 2020 03:18:00 Navy Federal Cr Union, Po Box 3000,  
Merrifield, VA 22119-3000  
517104464 EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,  
POB 41067, Norfolk VA 23541  
517105145 EDI: PRA.COM Jul 08 2020 03:18:00 Portfolio Recovery Associates, LLC,  
c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
517062217 EDI: Q3G.COM Jul 08 2020 03:18:00 Quantum3 Group LLC as agent for,  
JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788  
516841644 +EDI: RMSC.COM Jul 08 2020 03:18:00 Synch/Toys R Us, Po Box 965064,  
Orlando, FL 32896-5064  
516845469 +EDI: RMSC.COM Jul 08 2020 03:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
516841645 +EDI: RMSC.COM Jul 08 2020 03:18:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
Po Box 956060, Orlando, FL 32896-0001  
516841646 +EDI: RMSC.COM Jul 08 2020 03:18:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060,  
Orlando, FL 32896-0001  
516875530 +E-mail/Text: bncmail@w-legal.com Jul 07 2020 23:49:26 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516841649 EDI: TFSR.COM Jul 08 2020 03:18:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408  
516841651 E-mail/Text: CollectionsCompliance@firstdata.com Jul 07 2020 23:50:13  
TRS Recovery Services Inc., PO Box 60022, City Of Industry, CA 91716  
516841647 +EDI: WTRRN BANK.COM Jul 08 2020 03:18:00 Target, C/O Financial & Retail Svcs,  
Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
517341644 EDI: BL-TOYOTA.COM Jul 08 2020 03:18:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 45

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516841627\* +Fair Collections & Outsourcing, 12304 Baltimore Ave, Suite E, Beltsville, MD 20705-1314  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 67

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John F. Murano on behalf of Debtor Anson Kuipang Tang john@muranoroth.com,  
vicky@muranoroth.com;muranojr90959@notify.bestcase.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4